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Signature	Date
	11-17-08
Melinda Miller	November 17, 2008
(type or print name of person certifying)	

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

<i>Applicant:</i>	Allen et al	<i>Examiner:</i>	Newton, Jared W
<i>Serial #:</i>	09/858,384	<i>Art Unit:</i>	3692
<i>Filing Date:</i>	16 May 2001	<i>Date:</i>	November 17, 2008
<i>Title:</i>	Method for Mortgage Customer Retention		

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Amendment Response

This communication is in response to the *final* Office Action dated June 16, 2008. This response is filed outside of the three (3) month shortened statutory period and therefore this Amendment Response is accompanied with a two (2) month request for an extension of time. However, should applicant's agent be in error in this regard, please consider this as a request for an extension of time, and to charge the identified deposit account for the requisite amount of time required to effect the filing of this Amendment Response. Please amend the application as follows.

Amendments to the Claims begin on page 3

Remarks/Arguments & Status begin on page 5

35 U.S.C. §112 rejections & responsive arguments begin on page 5

35 U.S.C. §102 rejections & responsive arguments begin on page 6

35 U.S.C. §103 rejections & responsive arguments begin on page 6

A Request for Reconsideration begins on page 6

A Conclusion begins on page 6 of this paper.

Attachments

Petition for Extension of Time.